




# Flying Solo: Navigating Financial Autonomy

New research from Ameriprise Financial

A study that explores how **single, divorced and widowed** individuals manage their finances – from current priorities to long-term planning, and the key role of professional advice.



Americans who manage life — and their finances — on their own, whether by choice, circumstance or unexpected events, often feel both empowered and confident.

At the same time, they carry the full responsibility of making financial decisions and planning for the future.

**Ameriprise Financial** set out to better understand how individuals who are single, divorced or widowed approach financial decisions and long-term planning in the new research study, **Flying Solo: Navigating Financial Autonomy.**

In January 2026, Ameriprise surveyed more than 3,000 financially solo American adults representing five decades, asking questions like:

- Are you confident that you'll reach your financial goals?
- Do you see your financial independence as temporary or long term?
- Which major financial decisions feel the hardest to navigate without a partner?
- Does your independence feel more like freedom or responsibility?
- What are your top short-term and long-term financial priorities?

The research reveals that financially solo adults take pride in their independence and financial accomplishments, however many worry about aging alone and navigating complex financial decisions without a partner. The findings also highlight the **importance of trusted financial advice** in helping individuals transform their current progress on key goals into long-term financial stability.

# Flying solo looks different for everyone

Financially solo adults share a sense of independence, but their journeys vary by life stage, family dynamics and personal circumstances, showing that flying solo is far from one-size-fits-all.

## Single-never-married

**52%** **48** **30%**  
of respondents   Average age   have children

The most optimistic group, single adults are more likely to feel financially on track, take pride in their retirement savings, and say they spend more on social and lifestyle experiences due to being financially solo.

## Divorced or separated

**34%** **60** **79%**  
of respondents   Average age   have children

Often managing family responsibilities alongside financial independence, divorced and separated adults take pride in what they've rebuilt — especially raising children — while navigating complex planning decisions on their own.

## Widowed

**15%** **65** **81%**  
of respondents   Average age   have children

Widowed adults feel the greatest emotional impact of managing finances alone, even though many have established long-term plans. They are most likely to expect long-term independence and seek trusted financial guidance.

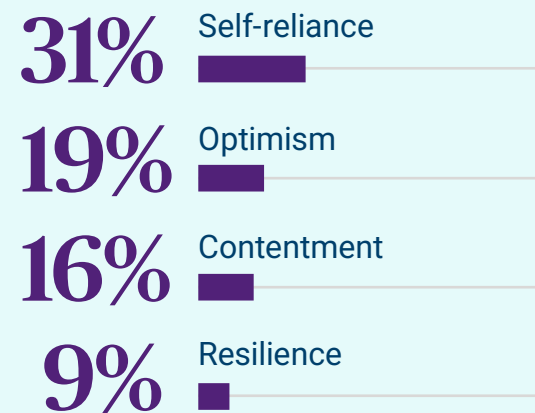
# Building momentum on their own

Financially solo adults feel empowered and in control today, with many taking pride in the progress they've made.

Over eight in ten financially solo adults feel confident in their current financial situation.



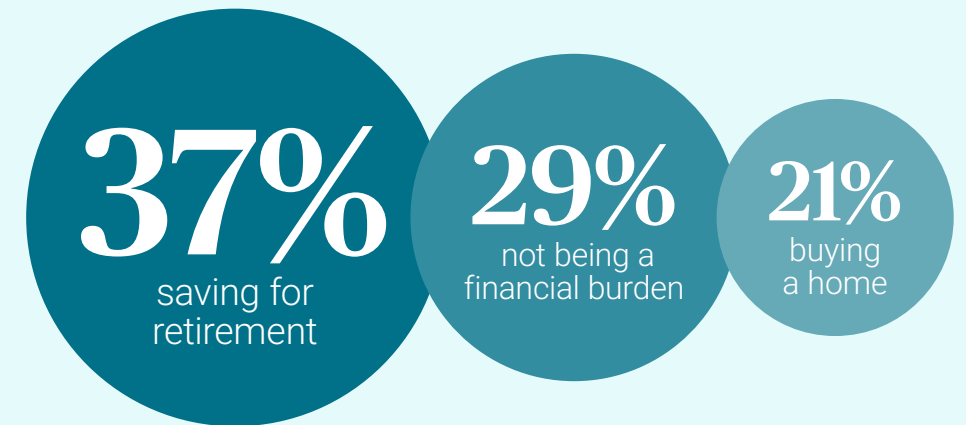
Nearly three in four (74%) have positive emotions about managing finances on their own, led by feelings of:



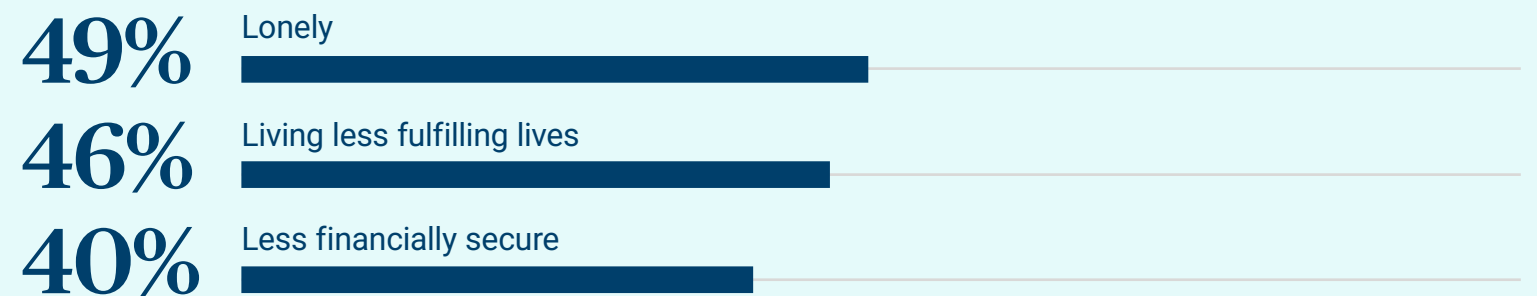
This confidence shows up in what they've built:

## 91%

say managing finances independently gives them a sense of personal accomplishment, most often citing:



## 92%

 disagree with one or more common misconceptions about solo adults, including that they are:



# Independence as identity

For many single, divorced and widowed adults, independence isn't a temporary phase, but an identity and financial reality that shapes how they prioritize goals, manage uncertainty and plan ahead.

**Three-quarters (76%)** say they expect to remain financially solo long term.

**Eight in ten (80%)** prefer to keep their finances separate for the long term, even if coupled.

**Nearly two-thirds (64%)** view financial autonomy as both freedom and responsibility.

Nearly all (96%) have experienced at least one **benefit of being financially independent** including:



**59%**

Value having complete control over financial decisions



**54%**

Appreciate avoiding financial conflict



**51%**

Can make decisions faster



**42%**

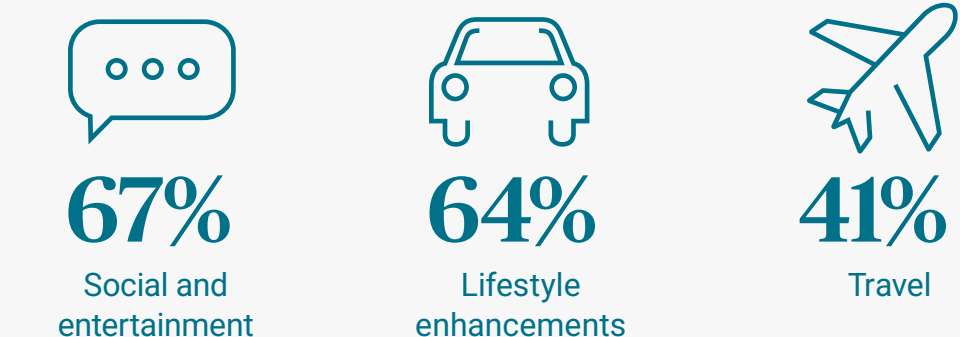
Don't need to compromise on financial goals

# Financial priorities shaping solo lives

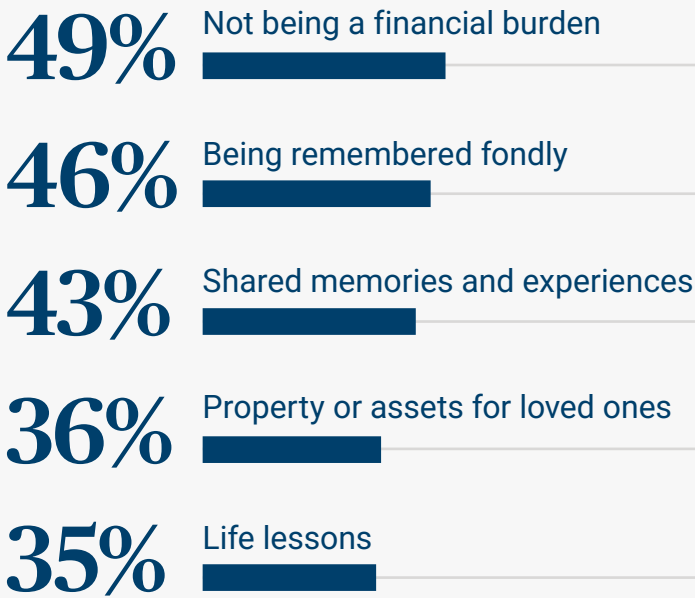
Financially solo adults are actively balancing near-term needs with long-term goals. Their top financial priorities reflect this dual focus:



Because of their independence, solo adults choose to spend more on:



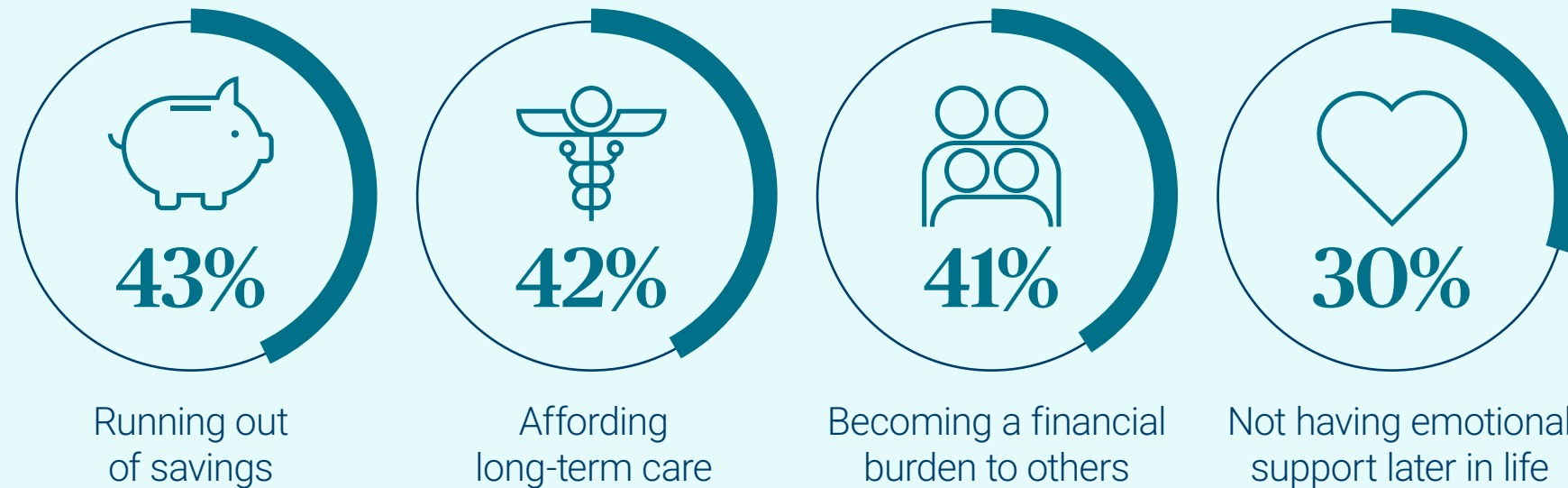
When it comes to their top legacy wishes, solo adults prioritize:



# Feeling capable today, concerned about what comes later

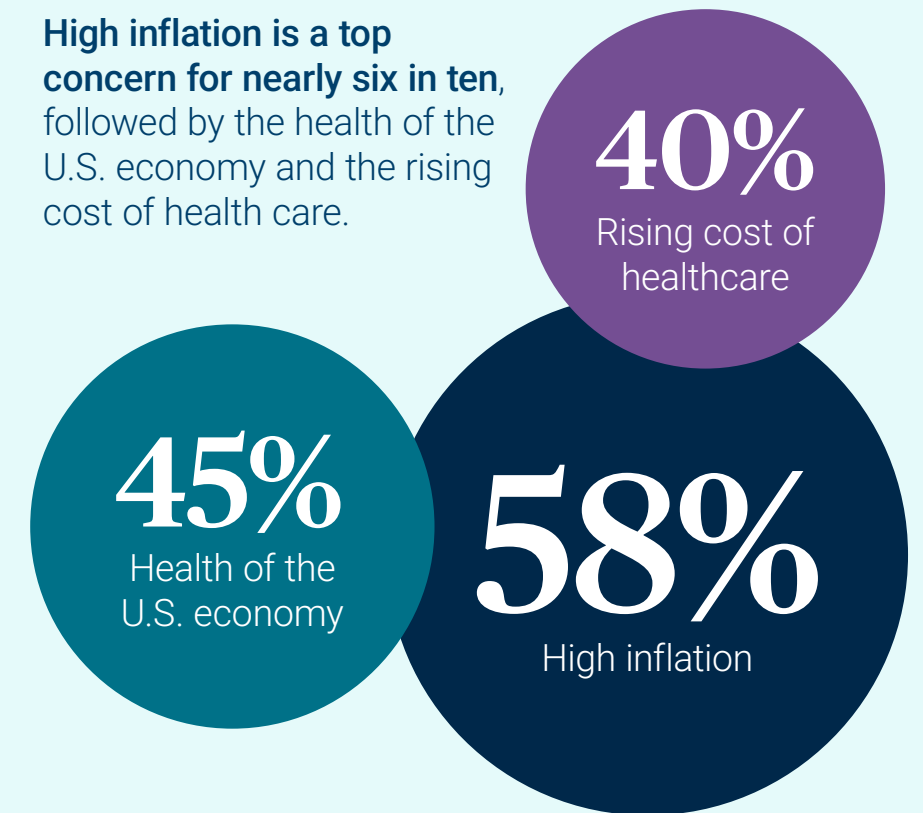
Despite feeling confident managing finances now, 85% of financially solo adults report at least one concern about aging on their own.

## Top concerns include:



Macroeconomic pressures add another layer of uncertainty.

High inflation is a top concern for nearly six in ten, followed by the health of the U.S. economy and the rising cost of health care.





# Where readiness falls short

The research highlights opportunities to reinforce preparedness and protection as financially solo adults look toward the future:

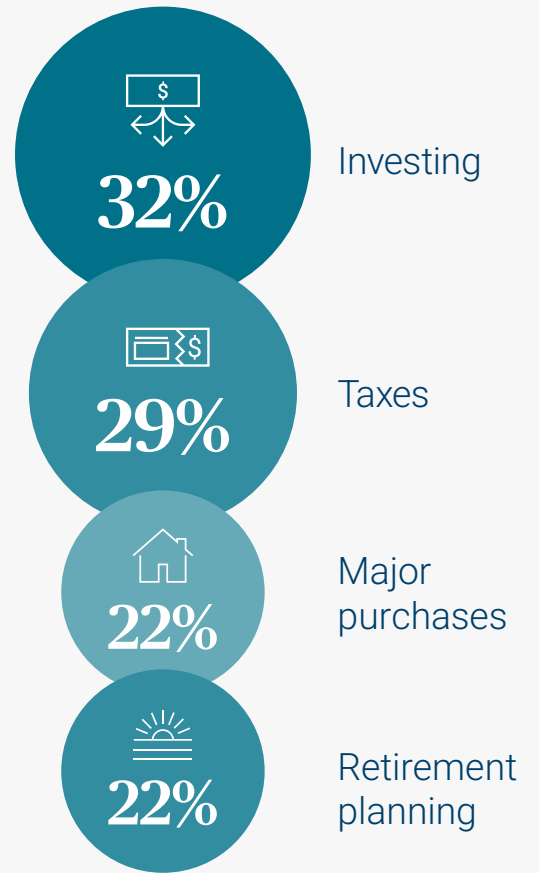
**Less than four in ten** have a formal will, and fewer hold coverage for long-term risks such as disability insurance or long-term care coverage.



**Less than half have updated key legal documents** such as a health care directive or financial power of attorney.



Most often identified as difficult decisions to manage solo:



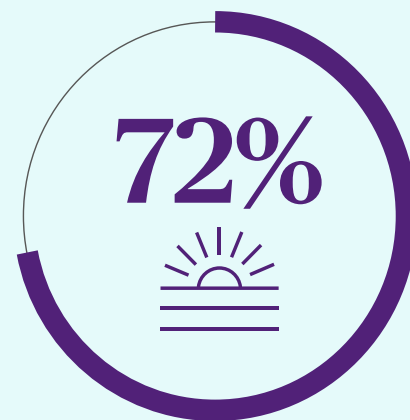
# Why solo doesn't mean going it alone

Professional financial advice plays a meaningful role in helping financially solo adults turn their confidence today into long-term stability.

Among the more than half (52%) who currently work with a financial advisor:



**Advisors help solo adults translate long-term goals into concrete plans**, with over seven in ten saying their advisor helps them envision life in retirement – from deciding when to retire, to planning income, setting budgets and making Social Security decisions



### **About the research**

The Flying Solo: Navigating Financial Autonomy research was created by Ameriprise Financial and conducted online by Artemis Strategy Group from January 2–29, 2026, among 3,003 financially solo U.S. adults who are single/never married, divorced/separated or widowed. Respondents are ages 25–75 and have on average more than \$700,000 in investable assets. For additional details and full methodology, including verification of data not published in this report, contact Ameriprise or visit [Ameriprise.com/FlyingSolo](https://ameriprise.com/FlyingSolo).

### **About Artemis Strategy Group**

Artemis Strategy Group ([www.ArtemisSG.com](https://www.ArtemisSG.com)) is a communications strategy research firm specializing in brand positioning, thought leadership and policy issues.

### **About Ameriprise Financial**

At Ameriprise Financial, we have been helping people feel confident about their financial future for more than 130 years<sup>1</sup>. With extensive investment advice, global asset management capabilities and insurance solutions, and a nationwide network of more than 10,000 financial advisors, we have the strength and expertise to serve the full range of individual and institutional investors' financial needs.

<sup>1</sup>Company founded June 29, 1894.

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